

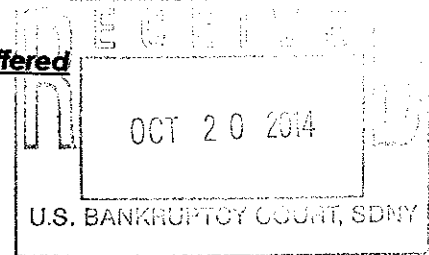
MICHAEL A AND GLORIA S MCGUINTY

Most Honorable Judge Martin Glenn
Court Document #7552-1 Dated 9/17/2014

RES CAP CLAIM #5970
GMAC MORTGAGE #0654629422

The following is the Mortgage Monetary loss that Gloria and I have Suffered

Mortgage paid (March, 1998 thru July, 2003) \$106,613.00 *
Mortgage paid (August, 2003 thru July, 2010) \$134,070.72 **
Principal Reduction \$43,513.94
Interest Paid \$90,556.78
Total Paid to GMAC \$ 240,683.72 ***
* (Exhibit # 1) ** (Exhibit #2) *** (Exhibit #3).



*** \$690,184.04 total loss (\$449,500.32 + 240,683.72) See next page 1 after 1 of 423

Today I am denied refinance of my Florida home SLS will not give me a release unless I pay SLS \$98,945.00
SEE Court document dated SEPT 19, 2014 pg 5-9 HELOC Balance \$98,945.00 (Exhibit #4).

My house is built on the first fairway of the 36 hole Oak Pointe Country Club & Marina. This Facility is owned and operated by Club Corp International and is one of their premiere properties where professional golfers' like Greg Norman play. The court already has photos of the Oak Pointe Country Club & Marina and photos of Greg Norman's Van and my home inside and outside.

Club Corp also at that time operated the Club Corp Skyline Restaurant in the General Motors Detroit Renaissance Building until the GM BANKRUPTCY.

December 2008 Diane Samples real estate agent from Keller Williams Brighton Michigan called to inform me a party had been thru my home 3 times and he was flying in his wife to close the sale, I asked Diane if I had to accept the \$485,000 offer she told me yes. I told Diane to take it off the market and re-list in the spring for \$599,000.00 **The golf course lot alone with no house the value is over \$150,000.00.**

Morrison Forester (M/F) state they sold my home for \$300,000.00 and made no profit the actual mortgage due \$229,986.06. SEE pg 6 of pg 423 IRS Document. IRS Doc. sold price \$247,537.59 Question who has the \$52,462.41 difference from the \$300,000.00. If GMAC wanted to play SANTA CLAUS and give my \$600,000 for \$247,537.59 I cannot protect the federal government from acting foolishly **(Exhibit #5)**

M/F LLP Findings (12-12020-mg Doc 7552-2 Filed 09/17/14 Entered 09/17/14 17:21:57 P/O PG 61 of 64
Doc# 7553-2 dated 9/17/14 Plagiarized from Doc# 5736-3 Filed 11/13/2013 pg 15 - 176 thru pg 18-176.
Doc# 6335 dated 1/23/2014 DENIED WITHOUT PREJUDICE found in the favor of Gloria and Michael McGuinty

Doc# 7553-2 Pg 61 of 64 Paragraph "Debtors have no Liability for wrongful denial of a HAMP modification because (1) the claimants did not qualify for a HAMP modification" **false not true**

See Doc# 7578 dated Sept. 22, 2014 and Doc# 7608 dated Oct. 02, 2014 GMAC Ignored the Following Facts

ALSO, Pg 62 of 64 "According to the Debtors' books and records, Mr and Ms McGuinty applied for loan modification on June 6, 2009. They were denied a modification on July 20, 2009 due to insufficient income."
THIS IS FALSE SEE GMAC LETTER TO MCGUINTY BOX #1 INSUFFICIENT INCOME NOT CHECKED BY GMAC (EXHIBIT# 6)

M/F Talked about **STRANGE REQUEST** GMAC wanted my exit letter from GM as proof I was a GM employee. I told GMAC I received no such letter Mr. Tim Jones GM did not want me to retire.
Proof of employment (Exhibit 7 7a 7b) published 22 years after 10/6/69 my 1st day at GM.

1-OF-14

Mr. & Mrs. McGuinty

3700 53rd Terrace E

Bradenton, FL 34211

BRADENTON, FL 34211

GMAC MORTGAGE #0654529422

Above Information!! Is proof why Gloria and I were offered GMAC checks from Mr. Tom Evich in the amount of \$158,303.00/ \$174,000.00.* SEE (Exhibit # 8) pages 124,125,126,127 Of page423

When GMAC was taken over by the Federal Government the truth was lost in their ignorance and confusion. (

Refer: Senator Elizabeth Warren Senate Hearing February 14,2013 with heads of Federal Government FDIC,SEC (Elisse Walter) ,OOC (Mr. Thomas Curry),CFPB, CFTC ,Fed and Treasury.

"TOO BIG TO FAIL TOO BIG FOR TRIAL"

Senator Warren believes today Washington DC is controlled by trial lawyers and lobbyist and the little guy doesn't have a chance.

Sincerely
Gloria McGuinty Michael McGuinty
Gloria and Michael McGuinty

CC Kramer, Lev, Nat.& Frankel LLP, Sen. Elizabeth Warren, Off. Of US Trustee ,Res Cap Borrower Claims Trust, M/F

2-OF-14

BORROWER INFORMATION
 Name: MICHAEL A. MCGUINITY
 Account Number: 499368207
 Home Phone #: (810) 229-4872
 Work Phone #: (313) 667-9346

CO-BORROWER INFORMATION
 Name: GLORIA S. MCGUINITY
 Home Phone #: (313) 562-8043
 Work Phone #:

GMAC Mortgage

*COURT DOC # 7552-1
 9/17/2014*

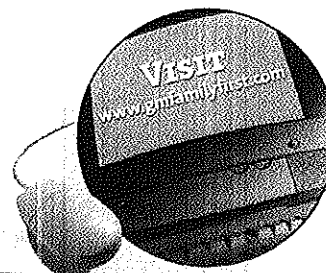
02252 02/07/02 14 04 0002955 02/08/02 F8050301 020603 102 000111118- VISUAL + FTACH01 ONE SOURCE

#BWNHJJPY
 #KX5127F25281#



MICHAEL A. MCGUINITY
 GLORIA S. MCGUINITY
 4757 ROUNDTREE DR
 BRIGHTON MI 48116-5140

EXHIBIT #1



For customer service or home financing inquiries
 call: 1-800-964-4622
 or visit www.gmfamilyfirst.com

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.
DO NOT PAY, AMOUNT WILL AUTOMATICALLY BE DRAFTED FROM YOUR ACCOUNT.

Account Information

Account Number 499368207
 Current Statement Date February 06, 2002
 Original Maturity Date December 01, 2028
 Interest Rate 6.25
 Current Principal Balance* \$255,808.21
 Current Escrow Balance \$0.00
 Interest Paid Year-to-Date \$2,669.45
 Taxes Paid Year-to-Date \$0.00

Details of Amount Due/Paid

Principal and Interest \$1,640.28
 Subsidy/Buydown \$0.00
 Escrow \$0.00
 Additional Products/Services \$0.00
 Amount Past Due \$0.00
 Outstanding Late Charges \$0.00
 Other \$0.00
 Total Amount Due \$1,640.28
 Account Due Date March 01, 2002

For questions on the servicing of your account,
 call 1-800-964-4622.

GM FAMILY FIRST

Account Activity Since Last Statement

Description	Due Date	Tran. Date	Transaction Total	Principal	Interest	Escrow	Other
Mortgage Payment	02/01/02	02/05/02	\$1,640.28	\$306.35	\$1,333.93		
Mr. & Mrs. McGuinity				RES CAP CLAIM #5970			
8708 53rd Terrace E				GMAC MORTGAGE #0654629422			
Bradenton, FL 34211							

*This is your Principal Balance only, not the amount required to pay the loan in full.

See back for automatic payment sign-up information and other payment options.

Important News



We invite you to experience the value and convenience that only the GM Family First program can offer. GM Family First can provide eligible employees and their family members with savings on mortgage, real estate and moving services. Visit us at www.gmfamilyfirst.com for more information.

Your Payment Will Automatically Be Drafted

Mortgage Payment Coupon

Account Number	Due Date	Mortgage Payment	Amount to Be Drafted
499368207	03/01/02	\$1,640.28	\$1,640.28

GMAC Mortgage

MICHAEL A. MCGUINITY
 GLORIA S. MCGUINITY
 4757 ROUNDTREE
 BRIGHTON MI 48116



GMAC MORTGAGE CORPORATION
 ATTENTION: PAYMENT PROCESSING
 PO BOX 780
 WATERLOO IA 50704-0780

Check below if you need information on:

Real Estate
 Refinance
 Home Equity

Phone #:
 Best time to call:

Please assist GMAC Mortgage in applying your payment

Full Payment(s) \$
 ADDITIONAL Principal \$
 ADDITIONAL Escrow \$
 Late Charge \$
 Other Fees (please specify) \$

Mortgage Account Statement

BORROWER INFORMATION

Name: **MICHAEL A. MCGUINITY**
Account Number: **654629422**
Home Phone #: **(810) 229-4872**
4757 ROUNDTREE DR
BRIGHTON MI 48116

CO-BORROWER INFORMATION

Name: **GLORIA S. MCGUINITY**
Home Phone #: **(313) 662-8043**

ditech.com

Services provided
by GMAC Mortgage

COURT DOC # 7552-1
EXHIBIT #2
9-17-2014

174207 04/26/03 12:58 000021 097803 0481001 000003 102 0001001000 VISUAL 1 070401 ONE DANCE

#BMRBJPY
#KX7770837430#



MICHAEL A. MCGUINITY
GLORIA S. MCGUINITY
4757 ROUNDTREE DR
BRIGHTON MI 48116-5140

4-OF-14

Customer Care Inquiries: 1-800-766-4622
Home Financing Needs: 1-877-433-4933

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number **654629422**
Current Statement Date **September 08, 2003**
Original Maturity Date **September 01, 2033**
Interest Rate **5.75**
Current Principal Balance* **\$273,500.00**
Current Escrow Balance **\$0.00**
Interest Paid Year-to-Date **\$524.21**
Taxes Paid Year-to-Date **\$0.00**

Details of Amount Due/Paid

Principal and Interest **\$1,596.08**
Subsidy/Buydown **\$0.00**
Escrow **\$0.00**
Additional Products/Services **\$0.00**
Amount Past Due **\$0.00**
Outstanding Late Charges **\$0.00**
Other **\$0.00**
Total Amount Due **\$1,596.08**
Account Due Date **October 01, 2003**

For questions on the servicing of your account,
call 1-800-766-4622.

See back for automatic payment sign-up information and express mail address.

PL CK# 5534

Account Activity Since Last Statement

Description	Due Date	Tran. Date	Transaction Total	Principal	Interest	Escrow	Other
Preliminary Interest		09/05/03	\$524.21		\$524.21		
Mr. & Mrs. McGuinity 8708 53rd Terrace E Bradenton, FL 34211				RES CAP CLAIM #5970 GMAC MORTGAGE #0654629422			

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week).

Important News

Heading back to school - need to pull out money for college tuition? A fixed-rate Home Equity Loan or a variable-rate Home Equity Line of Credit are two great ways to tap into your home's equity. Log on to www.ditech.com or call 1-800-71-FIXED to find out more. ditech.com - Your mortgage solution. Delivered.

Pg 5 of 15

DATE	REFER #	GMAC FORCED LOSS	Amount
7/2/2013	1	Postal Fees(55 Certified Lett	\$373.87
7/2/2013	2	loss 20% Payment \$331,000.	\$66,200.00
7/2/2013	3	Home Improvements	\$63,626.48
7/2/2013	4	Bigelmann Ass PC	\$3,469.00
7/2/2013	5	GMAC PROFIT ON RESALE	\$17,551.53
7/2/2013	6	LOSS 13 Extra house Payme	\$10,000.00
7/2/2013	7	Florida Move	\$6,085.41
7/2/2013	8	Schimmel Piano	\$5,000.00
7/2/2013	9	Staples Stamp #5970 ResCa	\$20.22
7/2/2013	10	Green Path Mrtg Certificates	\$100.00
7/2/2013	11	Cartridge World Paper&ink	\$34.64
7/2/2013	12	Deliver 55 Certified Letters Pt	\$55.00
7/2/2013	13	Res Cap #5970 Print&Bind	\$150.00
		Sub Total	\$172,686.15

5 years research work
(\$1000.00 x 60 Months) \$60,000.00

5 years GMAC ABUSE
(\$1000.00 60 Months) \$60,000.00

13 years personal labor to rebuild
abandoned House
(\$1000.00 x156 Months) \$156,000.00
Sub Total \$448,686.15

Staples Printing 9/29/2013 \$201.50
Postal Fees(3 Certified Ltrs) \$30.22
Postal Fees Today EST. \$108.00
TOTAL \$449,005.87

GMAC DESTROYED OUR PERSONAL
2009 CREDIT RATING 950
2010 CREDIT RATING 600 TODAY
JUNK

RESULT CHARGED EXCESSIVE INTEREST RATES

RES CAP CLAIM #0070
GMAC MORTGAGE #0654829422

Mr. & Mrs. McGuinty
8708 53rd Terrace E
Bradenton, FL 34211

COURT DOC # 7552-1

EXHIBIT #3

9-17-2014

(EXHIBIT #4)
(COURT DEC #7552)

... teller what plans you have (or don't have) for your home, the information we
is to help you make smart financing decisions.

Mr. & Mrs. McGuinty
8708 53rd Terrace E
Bradenton, FL 34211

Your current loan information as of: 8/17/2006

Property: 8708 53rd Terrace East
Bradenton, FL 34202

Loan #: 0654628630

Loan type: 30 Year Fixed Rate

Rate: 5.375%

Monthly payment: \$620.45 (Principal and interest only)

Approximate principal balance: \$102,751.91

Remaining term: 324 months

Adjusted remaining term: 302 months
(After pre-paid principal or extra payments, for example.)

Original appraised home value:
\$225,000.00

Estimated current value: \$400,000.00

Total estimated equity: \$198,303.00

Home equity loan/line of credit balance(s): \$98,945.

Goal: Get cash now.

5-OF-14

- A Do a "cash out" refinance** with a new 30 Year Fixed Rate mortgage and assuming a rate of 6.750% (6.805% APR).²

Get up to \$158,303 cash. If you choose the maximum amount, your monthly payment (principal and interest) would be about \$1,693.

- B Do a "cash out" refinance with the same or lower payment** (principal and interest), with a new 30 Year Fixed Rate mortgage, and assuming a rate of 7.125% (7.185% APR).²

A 'cash-out' refinance, for the same payment you have today, may not make sense for you now. Please call us for more information.

- C Get a home equity loan or line of credit.**²

You already have a GMAC Mortgage home equity line of credit with a line limit of \$100,000. Use your line of credit to pay for home improvements, consolidate debts, pay for education and much more.

Goal: Lower your monthly payment.

- D Refinance your current balance** with a 30 Year Fixed Rate loan and assuming a rate of 6.750% (6.805% APR).²

You're already in good shape, because your rate is about the same as or better than today's rate.

- E Refinance and change to a 15 Year Fixed Rate loan** and assuming a rate of 6.500% (6.586% APR).²

No monthly savings. If you switched to a 15 Year Fixed Rate mortgage, your monthly payment (principal and interest) would actually go UP by about \$275 per month. You may achieve significant savings, however, over the life of your loan. See G on the next page.

5-OF-9

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

07/20/09

MICHAEL A. MCGUINITY
GLORIA S. MCGUINITY
4757 ROUNDTREE DR

BRIGHTON MI 48116

NOTED 9/17/2014
COURT DOC #7552-1

EXHIBIT #6

RES CAP CLAIM #6970
GMAC MORTGAGE #0654629422

RE: Account Number 0654629422
Property Address 4757 ROUNDTREE DR

BRIGHTON MI 48116

Dear MICHAEL A. MCGUINITY
GLORIA S. MCGUINITY

7-OF-14

The financial information submitted by you for consideration of a Home Affordable Modification has been reviewed. We are unable to approve your request for the following reason(s):

[] The financial information provided shows you have insufficient income to support your request. We recommend you consider selling your property. If the value of your property has declined and would not result in a full payoff of the mortgage please contact our office when an offer is received so we can review for a possible short sale.

[] The financial information provided shows that your income is sufficient to cover your mortgage obligation.

[] You do not have sufficient income to support your monthly expenses; however, some of your expenses could be reduced. We recommend you contact your other creditors to lower their monthly payments before workout solutions can be considered on your mortgage.

Mr. & Mrs.
8708 53rd Ter.
Bradenton, FL 34

141
67-OF-122
64 8111

2nd Attempt
(B) 2-25-10

2nd Attempt
HAME (B) 2-11-10

C/K TRUCK LEADERSHIP ACTIVITY CONTINUES

This week's drawing winners are Mildred Duff, Office Services, Jeff Kirk, DAC, Dave O'Brien, Maintenance, Martin LaVoy, Maintenance and Arnold Matson, EDS/MIRD.

For a chance to win five days with a C/K pickup, complete the entry form below and deposit in the drop box in the cafeteria.

ENTER TO WIN THE USE OF A CHEVY C/K PICKUP FOR FIVE DAYS

Name _____ Dept. _____

Room No. _____ Phone No. _____

9/17/2014

CAFETERIA HOSTS '50S DAY COURTDOG 7552-1
 EXHIBIT-7

Restaura will host a SHABOOM '50s party in the cafeteria on Wed., Oct. 9. A band playing '50s hits, posters and a menu featuring three-piece chicken/fries basket, coney/fries special, cheeseburger/fries special are on tap -- along with a cherry coke in a special fountain glass that diners can keep.

Mr. & Mrs. McGuinty

RECYCLING UPDATE

8708 53rd Terrace E
 Bradenton, FL 34211

RES CAP CLAIM #5970
 GMAC MORTGAGE #0654629422

The Chevrolet C.O. recycling effort is about to begin. Departments can aid this effort now by ordering recycled 8-1/2 by 11" copy machine paper (stock no. PAPR-3001) which looks and performs similar to our current paper.

8-OF-14

CHANCE TO WIN AIRLINE TICKETS AND BENEFIT MS

Mike McGuinty, CMC Distribution, will again run the Detroit Free Press Marathon for Multiple Sclerosis on Sunday, October 20.



Mike McGuinty in 1988 race

McGuinty has lined up prizes from sponsors which he will raffle off to those pledging contributions. Prizes worth thousands include one night at Van Dyke Park Hotel, two airline tickets from Northwest Airlines, 25 \$20 gift certificates from Salvatore Scallopini Restaurants, free car wash booklets (with five car wash tickets) and three \$100 certificates from King Car Wash, Entertainment Coupon books (large and junior) and more. To pledge your support, call Lori on 2-6052, Linda on 2-5803 or Fay on 2-5802.

1-OF-3

1-07/11

RES CAP CLAIM #5970
 GMAC MORTGAGE #0654629422

1st Attempt
 (B)

CONTACT

COURT Doc# 7552-1
EXHIBIT 7A

RES CAP CLAIM #5970
GMAC MORTGAGE #0654629422

9/17/2014

Mr. & Mrs. McGuinity
8708 53rd Terrace E
Bradenton, FL 34211

RES CAP CLAIM #5970
GMAC MORTGAGE #0654629422

BEAUTY CONVENTION HIGHLIGHTS GEO METRO CONVERTIBLE

A 1991 Geo Metro convertible will be given away in a drawing at a gathering of 3,500 nail and tanning professionals convening for NAILCO's "Magic '91 Nail Tropics" convention October 5-7 at the Dearborn Hyatt Regency.



NAILCO -- America's largest distributors of nail care and tanning products -- will stage exhibits, classes and fashion shows for its members during the three-day show.

1991 Geo Metro convertible

9-OF-14

CHEVY PRODUCT DISPLAY GRACES SYMPHONY SHOWPLACE '91

A bevy of '92 Chevys will be part of "Symphony Showplace '91" -- a show home concept of newly-decorated River Place Apartments from Oct. 5-20 at the Stroh River Place on Detroit's waterfront.

The worlds of classical music, interior design, historic preservation and culinary arts will come together for one of Detroit's most spectacular fundraising events, with proceeds to benefit Detroit Symphony Orchestra Hall.

In addition to tours of lavishly decorated apartments, the event will feature a series of special events, including cooking demonstrations and luncheons by Chef Jimmy Schmidt, box lunches and fall color river tours aboard the Detroit boat, "how-to" design seminars, sporting events at the River Place Athletic and Croquet Club, music, art exhibits and special overnight packages at the River Place Inn.

Chevrolet will provide 11 vehicles for display that will compliment the lifestyles of each apartment:

- Town Home One - Corvette
- Town Home Two - Caprice Classic
- Town Home Three - S-Blazer Tahoe LT
- Town Home Four - Geo Metro and Tracker Hard Top
- Town Home Five - Lumina APV
- Town Home Six - Camaro Z28 Heritage
- Town Home Seven - Geo Prizm GSi
- Town Home Eight - Lumina 3.4 Euro Sedan
- Town Home Nine - 4x4 Fleetside Pick-Up and Lumina Z34 Coupe

2-OF-3

2 of 11

For information about the show or any of the events, call 962-1000, ext 285.

PRINT AT YOUR OWN RISK

TRY OUR CLASSIFIED
REACH A GREAT MARKET

VOL. 27, NO. 6

Tech Center News

OUR 20TH

NEWS & ADVERTISING

CALL (313) 972-1100

305-3

CORRECTION #7552-1
EXHIBIT 7B

9/17/2014

SEPTEMBER 2

EMPLOYEE CAR SHOW

The eighth annual Design Staff employee car show featured Buick this year. More than 100 cars rolled over the lot in front of the Design Staff building to strut their stuff.

See DETROIT, page 3 >

CANCER RESEARCH

The GM Cancer Foundation hosted a scientific symposium at Harvard earlier this month. The conference featured a number of reports in the treatment of cancer prevention, including the development of a vaccine which could prevent breast cancer.

See GM, page 6 >

COLLECT THEM

Joseph Colucci was appointed executive director of the Institute of General Motors Research and Environmental Studies. Colucci is a 35-year veteran of GM.

See GM, page 8 >

NEW RETIREE

Robert McCabe announced his plans for retirement as president of Detroit Renaissance, a post he has held since 1971. He retires after bringing the organization to its current outstanding reputation.

See DETROIT, page 14 >

AGENCY REVIEW

General Motors' Oldsmobile Division, which owned sales have shrunk by more than half in six years, has put its \$900 million advertising account up for review.

See CLEVELAND, page 18 >

PROFITS UP

Most auto dealerships nationwide made money over the last year despite the weak economy and sluggish new car sales.

See DEALERSHIPS, page 22 >

RIPPLE EFFECT

State and Washtenaw County officials are counting foreign automakers but say they still hope to mend their broken marriage with General Motors Corp. Otherwise, a plant closing will have a ripple effect.

See STUDY, page 26 >

OFFER STANDS

General Motors rejected an offer by a United Auto Workers local for more labor-management cooperation if the company took its Allison Gas Turbine division off the auction block.

Mr. & Mrs. McGuirey
8708 53rd Terrace E
Bradenton, FL 34211

EDS, CHEVY TEAM RUNS FOR CHARITY

By Michael Strong
Staff Writer

Last year Mike McGuirey ran alone; this year he will be joined by six other runners as they run for charity in the 1994 Detroit Free Press International Marathon on Oct. 18.

For the past two years, McGuirey has raced to raise money for the Multiple Sclerosis Society and raised more than \$4,000 for the organization. McGuirey collected pledges for each mile he ran or a flat donation.

In return, he got more than 100 companies to offer up prizes that he raffled off. Everyone who donated \$5 or more received a raffle ticket. He raffled anything he won or was given to him from the race. Some of those prizes included: two airline tickets from Northwest Airlines, a trip to Las Vegas and numerous gift certificates to local restaurants and shops.

"We raffled off anything we got," he said.

See MARATHONERS, page 12



MIKE MCGUIREY (far left) is leading six other runners in a challenge to raise money for the Multiple Sclerosis Society. Also running are Steve Rier, John Partison, Jeff Hagg, Tom McManus, Gene Steve Marchinowski.

—photo by

Checkpoints Help Lower Auto Emissions

By Annessa L. Carlisle
Assistant Editor

Mary Ann Perry was surprised when the Michigan State Police pulled her over while traveling down Warren Avenue in Dearborn Heights. She was even more surprised when she found out her offense — her car was spewing high levels of emissions.

Perry was one of hundreds of motorists who were stopped at the checkpoint after passing a remote sensing device which registered emission levels using infrared beams. The drivers were then asked to volunteer their vehicles for brief tailpipe-emissions checks by officials from the Michigan Department of State's Bureau of Automotive Regulation.

The results were collected by researchers from Chrysler, Ford and General Motors and the Environmental Protection Agency and will be used to establish a model to influence emissions standard legislation. This marked the first time the Big Three and the EPA have joined forces for a comprehensive emissions study.

"This study is an excellent example of a new spirit of cooperation that is developing between private industry and our state and federal governments," said Wayne France, chairman of the U.S. Council for Automotive Research's Environmental Research Consortium and head of the GM Environmental Sciences Department. "We hope it brings us closer to our long-term goal of removing the automobile from the nation's pollution equation."

According to Ford Research Engineer Chris Gierczak, the study was designed to measure the effectiveness of emission control systems help evaluate the current AET system. "The AET may be a tentative of real-world test of high CO being caught by said."

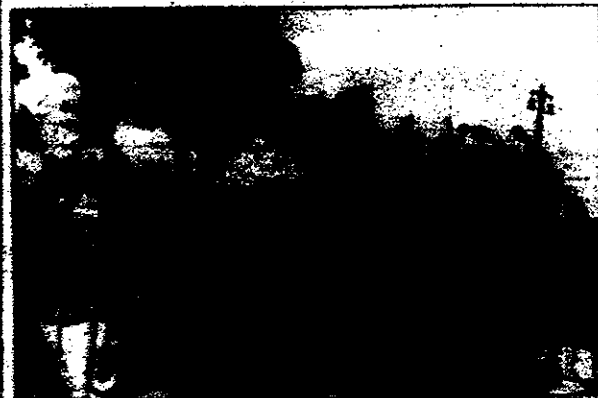
That news was Perry, whose car four-minute emission test was caught by a more extensive

was designed to measure the effectiveness of emission control systems help evaluate the current AET system. "The AET may be a tentative of real-world test of high CO being caught by said."

That news was Perry, whose car four-minute emission test was caught by a more extensive

That news was Perry, whose car four-minute emission test was caught by a more extensive

Se



LIGHTING THE TORCH for the 44th annual United Way of Southeastern Michigan campaign are six clients served by various agencies in the Detroit area. The goal this year is \$63.6 million.

Torch Drive Lights United Way's Camp

By Michele Johnson
Staff Writer

A money crunch forced the United Way of Southeastern Michigan to kick off its most ambitious campaign Sept. 22, hoping to raise \$63.6 million.

The goal represents a 15 percent increase over last year's \$62.7 million.

"We know it's a challenge for the community, but we also know it's a critical time and the agencies really need help," said Gary Lichtman, media relations coordinator.

Among those lighting the torch in downtown Detroit are six clients of United Way ranging in age from J.P. McCarthy, 14, to Rodney Peete, 84. The NFL's Arnold, the NFL's been a strong supporter.

Chairing the torch drive is James Pitt General Motors Marketing and Communications.

"Metro Detroiters pulled together and while a goal

See

305-3

RES CAP CLAIM #5970
GMAC MORTGAGE #0684629422

GMAC Mortgage~~EXHIBIT #3~~**SmartWatch**

Customer Relationship Group
7 Carnegie Plaza
Cherry Hill, NJ 08003-1020

August 30, 2006

9-17-2014 EXHIBIT #8

COURT Doc 7552-1



Michael A. McGuire
Gloria S. McGuire
4757 Roundtree Dr.
Brighton, MI 48116-5140

RES CAP CLAIM #0070
GMAC MORTGAGE #0054629422



124-OF-423

Dear Michael and Gloria,

It's a pleasure to have you as a GMAC Mortgage Corporation customer. Here's hoping that 2006 is off to a great start and that you're reaching all of the goals you've set for yourself and your family.

SmartWatch® is a confidential and comprehensive summary of your GMAC Mortgage account. In your report, you'll find the latest snapshot of your account activity as well as valuable information you can use to:

- Get cash out of your home
- Lower your monthly payment
- Save money over the life of your loan
- Buy your next home

11-OF-14

Log on to *SmartWatch*® Online to get even more from your report.

Just visit gmacmortgage.com, log on to your account, click on the *SmartWatch*® logo, and you're ready to go. With *SmartWatch*® Online, you can access daily rate updates, tailor property value information and home equity balances to reflect your current situation — and much more. It's a great resource that can help you make timely and smart decisions relating to your mortgage and other financing needs.

SAVE ON HOME IMPROVEMENTS with a GMAC Home Equity Line of Credit.†

Get easy access to the money you need just by writing a check. Plus the interest you pay on your home equity line of credit may be fully tax deductible.* And because you're already a GMAC Mortgage customer, we've waived the application fee and closing costs, which can put even more money in your pocket.†† To apply, or for details, call the number below.

GMAC Mortgage is here to help.

For questions about your *SmartWatch*® report, or anything to do with your GMAC Mortgage account, please call the *SmartWatch* Center at 1-866-578-7970. We're at your service.

Sincerely,

Tom Evich

Vice President, Marketing

P.S. No matter what you need — to get cash out of your home, to lower your monthly payments, or to save money over the life of your loan — we are here to help. Call us at 1-866-578-7970.

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SMARTWATCH® SAVINGS ALERT

TURN YOUR HOUSE INTO
YOUR DREAM HOME —
AND SAVE — WITH A
GMAC MORTGAGE
HOME EQUITY LINE OF
CREDIT.†

- No application fee or lender closing costs††
- Get easy check access to the funds you need
- Interest paid may be tax deductible*
- Fast, hassle-free application process

Call
1-866-578-7970
to apply.

Your SmartWatch Report.

to matter what plans you have (or don't have) for your home, the information we've provided is to help you make smart financing decisions.

Your current loan information as of: 8/17/2006

Property: 8708 53rd Terrace East
Bradenton, FL 34202

Loan #: 0654628630

Loan type: 30 Year Fixed Rate **RES CAP CLAIM #0070**

Rate: 5.375%

Monthly payment: \$620.45 (Principal and interest only)

Approximate principal balance¹: \$102,751.91

Remaining term: 324 months

Adjusted remaining term: 302 months
(After pre-paid principal or extra payments, for example.)

Original appraised home value:
\$225,000.00

Estimated current value²: \$400,000.00

Total estimated equity²: \$198,303.00

RES CAP CLAIM #0070 Home equity loan/line of credit balance(s): \$98,945.
GMAC MORTGAGE #0054628630

Goal: Get cash now.

- Do a "cash out" refinance with a new 30 Year Fixed Rate mortgage and assuming a rate of 6.750% (6.805% APR).³

Get up to \$158,303 cash. If you choose the maximum amount, your monthly payment (principal and interest) would be about \$1,693.

- Do a "cash out" refinance with the same or lower payment (principal and interest), with a new 30 Year Fixed Rate mortgage, and assuming a rate of 7.125% (7.185% APR).³

A 'cash-out' refinance, for the same payment you have today, may not make sense for you now. Please call us for more information.

- Get a home equity loan or line of credit.⁴

You already have a GMAC Mortgage home equity line of credit with a line limit of \$100,000. Use your line of credit to pay for home improvements, consolidate debts, pay for education and much more.

Goal: Lower your monthly payment.

- Refinance your current balance with a 30 Year Fixed Rate loan and assuming a rate of 6.750% (6.805% APR).³

You're already in good shape, because your rate is about the same as or better than today's rate.

- Refinance and change to a 15 Year Fixed Rate loan and assuming a rate of 6.500% (6.586% APR).³

No monthly savings. If you switched to a 15 Year Fixed Rate mortgage, your monthly payment (principal and interest) would actually go UP by about \$275 per month. You may achieve significant savings, however, over the life of your loan. See G on the next page.

Goal: Save over the life of your loan.

- **Refinance your current balance with a 30 Year Fixed Rate** and assuming a rate of 6.750% (6.805% APR).³

No long-term savings. You would actually pay \$52,546 MORE than your current loan. You may, however, lower your monthly payment. See D on the previous page.

- **Refinance and change to a 15 Year Fixed Rate loan** and assuming a rate of 6.500% (6.586% APR).³

\$26,262 life-of-loan savings. Your monthly payment (principal and interest) would be about \$895.

~~(13-OF-17)~~

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EXHIBIT #8

- **Get an Instant Decision on a GMAC Mortgage Equity Rewards Card, the MasterCard credit card** that helps pay down your mortgage!⁵

Every Purchase you make pays down your mortgage! For every \$1 you charge to the card, you earn one point. Each time you earn 2,500 points, \$25 will be applied to your GMAC Mortgage balance automatically on a quarterly basis. Call 1.800.821.8758 to apply now!

Goal: Buy your next home.

126-OF-423

- **Available equity for down payment.** The estimated amount you would have for a new home down payment from the sale of your existing home.⁶

\$174,303. This figure represents 94% of your estimated equity, based on your loan balance and approximate home value less 6% Real Estate commission.

- **You qualify for HomeCommand™, a guaranteed way to lock in the rate on the home you want and close on time.**^{7,8,9}

Receive a credit pre-approval decision, rate lock, and guaranteed closing date so you can shop without interest rate worries. Lock in your rate for up to 120 days while you shop for a new home. You'll get your initial lock-in rate or the rate in effect 10 days prior to closing, whichever is lower. If we don't meet your date, we'll give you \$250.

RES CAP CLAIM #0070
GMAC MORTGAGE #0054629422

13-OF-14

- **Real Estate Cash Back Offer.** Advance registration is required and certain restrictions apply. Not available in all states. Call 1.877.531.4622 for more information or to register.¹⁰

Get \$3 cash back per \$1,000 of the sale price and/or purchase price of your home when you sell or buy through our affiliated nationwide network of real estate brokers.

Building a custom home or making renovations to your existing home?

iMAC Bank has the experience, resources, and construction financing options to support you from the ground up, every step of the way. Call your Construction Loan Consultant today at 1.888.691.4622.

200
5
1200

Questions?

Just call the SmartWatch Center at 866-578-7967

These examples are based on mortgage rates as of 8/17/2006

SmartWatch

9/17/2014

COURT DOC 7552-1
EXHIBIT #8

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RES CAP CLAIM #8878**GMAC MORTGAGE #0084829****Res Cap Claim Letter**

Equity financing is subject to application and approval. Not available in all states.

Ask your tax advisor.

Equity Lender Closing Costs applies to owner-occupied single-family residential properties only. GMAC Mortgage will waive the cost of the appraisal fee, notary fees, lender title insurance, w/closing fees and recording the Home Equity mortgage. Borrower is responsible for all other costs. For example, mortgage tax, state stamps, association fee, property taxes, hazard insurance, home y costs, such as annual fees, where they apply. Subject to underwriting approval. Not all applicants will be approved. Full documentation and property insurance required. Loan secured by a lien against property. Some restrictions apply. Terms and conditions apply.

Res Cap Claim SmartWatch Report

is not an actual pay-off figure

sums over one year in age, the estimated home value and equity are based on the use of an Automated Valuation Model (AVM). An AVM is produced by the use of a third party service provider which uses recent properties sold in your area to arrive at an estimated property value. If you wish to obtain new loan financing with GMAC Mortgage Corporation, a standard third party property appraisal may be required which GMAC Mortgage Corporation will use in making a property underwriting decision. Please note that the results from a formal third party appraisal report may differ from the estimate property value assessed by the use of an AVM. This figure could change based on other liens of record and any change in market value of your property. Customers who have Private Mortgage Insurance (PMI) must get a full appraisal, not AVM to remove PMI.

information contained in this refinance illustration reflects rates made available to GMAC Mortgage Corporation on a given date and are subject to change without notice and are based on borrower ability. Payment savings calculations are based on principal and interest only. Taxes and insurance are extra. Loans that exceed 80% of the property value may require private mortgage insurance which is reflected in payment or savings amounts shown. Terms and conditions apply as well as closing costs. Be advised that applicants who are refinancing to a longer loan term in order to lower their monthly payment amount will see an increase in the total amount paid over the life of the loan. Availability of this program is subject to your submission of a formal loan application and approval. Please call 1-800-451-1414 to see if you qualify to apply. As an example, a \$200,000 mortgage with a term of 30 years at a fixed interest rate of 6.5% (6.641% APR) would result in 360 monthly principal and interest payments of \$1,144.14. This example assumes \$2,900 closing costs paid in cash at closing. GMAC Mortgage provides several options for reduced and no-closing cost loans. This example does not include additional and charges required for most loans and assumes all closing costs are paid in cash at the time of closing.

Not available in all states.

There are fees associated with the Mortgage Accelerator program. Please call for more information.

When borrower sells their current home and pays off their existing mortgage to obtain the down payment to purchase a new home. Programs may be available, subject to availability and borrower's location, to provide temporary financing for the purchase down payment until the existing home is sold.

Approval is for credit purposes only and is not a commitment to lend. Contact a GMAC Mortgage Corporation representative for complete details.

Subject to state law, an up-front lock-in fee may be required. To the extent a lock-in fee is collected, you will have until the midpoint of the lock-in period to produce a fully executed agreement of sale for the purchase of a property. The new loan must close and fund prior to the expiration of the lock-in period. The lock-in fee is applicable to closing costs, but non-refundable subject to applicable state law.

One \$250 payment will be issued by GMAC Mortgage Corporation on any approved loan which does not close and fund by the date mutually agreed upon by the borrower(s) and GMAC Mortgage Corporation. The closing date is to be mutually agreed upon at the time of the rate lock agreement. If the guaranteed closing date is not met, refund requests must be made in writing from the borrower and will be forwarded to the originating loan officer. A check in the amount of \$250 made payable to the borrower(s) will be sent to the borrower(s) approximately 30 days from loan closing. This closing guarantee does not apply if your closing is delayed by circumstances not within our control including, but not limited to, liens or other title defects affecting the property you are purchasing; loss of payment; closing date changes initiated by the buyer, seller or Realtor; failure to submit required information within 5 business days of our request; changes in the initial loan application or loan program; or events such as an inability to verify the property value, applicant's or the co-applicant's income; or requirements stipulated but not met within the sales agreement (e.g. termite certificate). Offer subject to approval. Terms may change. Contact a GMAC Mortgage Corporation representative for complete details.

Cash-back offer may be limited or prohibited by law in some states and is not available in those states. Location of property being purchased or sold determines applicable state law. Cash-back offer not available in a number of states, including the following: Alaska, Iowa, Kansas, Louisiana, Mississippi, Missouri, New Jersey, Oklahoma, Oregon, Tennessee and West Virginia. You must contact GMAC Mortgage Services before contacting a real estate broker. Cash-back is based on the purchase/sale price of the home. Allow 30 days after closing for cash-back to be awarded. If your home is already listed, or you are currently working with a real estate agent, this is not a solicitation for business. Real estate services provided by GMAC Home Services.

For details about our Express Purchase program for current customers. Not all borrowers will qualify for expedited processing.

GMAC Mortgage Construction Loans empowered by GMAC Bank. GMAC Bank Member FDIC and Equal Housing Lender.

For all programs, terms and conditions apply and may change. We make every effort to assure that the information provided is accurate as of the date we prepare the data for printing, but on rare occasions errors in our systems and printing may occur. If you believe there is an error in the information provided or to confirm this information, please contact us at the number on the front of this letter.

Lending Opportunity

GMAC Mortgage License Number BK-7670, Licensed by the Department of Corporations under the California Residential Mortgage Lending Act, Georgia Mortgage Lender License #5845, Illinois Equal Mortgage Licensee, Massachusetts Mortgage Lender License Number ML1556, Minnesota. This is not an offer to enter into an agreement. Any such offer may only be made pursuant to Minnesota 17.206 (3) & (4), Mississippi Registered Mortgage Company, Montana Licensed Mortgage Broker #000207, Licensed by the New Hampshire Banking Department, Licensed by the NJ Department of Banking and Finance, 45 Eisenhower Dr., Paramus, (201) 226-1199, Licensed Mortgage Banker, NYS Banking Department, Licensed by the Pennsylvania Department of Banking, Licensed by the Virginia State Corporation Commission MLB-81.

Massachusetts Mortgage Lender License Number ML1556, Licensed by the New Hampshire Banking Department. In Tennessee home equity credit lines and loans offered by GMAC Mortgage Corporation.

GMAC Mortgage Corporation

